EXHIBIT 3

IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEBRASKA

CULLAN AND CULLAN LLC, On behalf of themselves and all others similarly situated,)) Case No. 8:13-cv-00172
Plaintiff,)
V)
)
M-QUBE, INC., et al.)
Defendants.)
v. M-QUBE, INC., et al. Defendants.)))))

AFFIDAVIT OF JEFFREY D. DAHL WITH RESPECT TO NOTICE PLAN FOR THE TWO CLASS ACTION SETTLEMENTS

I, Jeffrey D. Dahl, being duly sworn and deposed, say:

- 1. I am over 21 years of age and am not a party to this action. This affidavit is based on my personal knowledge, information provided by the staff of Dahl Administration, LLC ("Dahl"), and information provided by Dahl's media partners. If called as a witness, I could and would testify competently to the facts stated herein.
- 2. I am Founder and Principal of Dahl, which has been retained as the Notice Provider and Claims Administrator for the above-captioned action. I am a nationally-recognized expert with over 22 years of experience in class action settlement administration. I have provided claims administration services and notice plans for more than 500 class actions involving securities, product liability, fraud, property, employment and discrimination. I have experience in all areas of settlement administration including

notification, claims processing and distribution. I have also served as a Distribution Fund Administrator for the U.S. Securities and Exchange Commission.

- 3. A true and correct copy of Dahl's firm background is attached hereto as Exhibit 1.
- 4. Mark Fellows from Dahl's Media Notice team and I designed the Notice Plan for the Settlements in the above-captioned action. I am responsible for directing Dahl's execution of the Notice Plan.
- 5. This affidavit describes (a) the methodology used to create the proposed Notice Plan; (b) the proposed Notice Plan; (c) the Notice design; (d) the web-based and application-based mobile Notice; (e) web-based Notice targeted using keyword search terms; (f) web-based Notice targeted using social media interest areas; (g) earned media; (h) the toll-free helpline; and (i) the Settlement website.

METHODOLOGY

- 6. Working with our media partner, FRWD, Mark Fellows and I designed a Notice Plan that utilizes web-based media to reach Settlement Class Members. In formulating the Notice Plan, we took account of the powerful data showing that individuals now spend far more time seeking and consuming information on the Internet than from print sources, and we will employ sophisticated methods of reaching and exposing members of the Settlement Classes to the Notice that are available to marketers in the digital, online sphere.
- 7. A true and correct copy of the Declaration of John Grudnowski, the founder and CEO of FRWD, is attached hereto as Exhibit 2.

- 8. The Declaration of John Grudnowski provides detailed information regarding online advertising in general and describes in detail the digital component of the Notice Plan for these Settlements.
- 9. The proposed Notice Plan uses the methods that have been and are currently used by the nation's largest advertising media departments to target and place billions of dollars in advertising. These methods include the sophisticated targeting capabilities of digital marketing technologies to meet and reach the members of the Settlement Classes at the websites and mobile applications they visit most frequently.

PROPOSED NOTICE PLAN

- 10. The objective of the proposed Notice Plan is to provide notice of the Proposed Settlements to members of the Proposed Settlement Classes (referenced collectively herein as "Settlement Class Members" or "Class") that satisfies the requirements of Rule 23 of the Federal Rules of Civil Procedure.
- 11. I understand that the members of the Mobile Messenger Settlement Class generally are persons who are current and former Wireless Subscribers Nationwide who, (a) between January 1, 2010 and the date of Notice in this case, incurred any charge, whether paid or not, relating to certain billing descriptors, shortcodes, and program names; or (b) between January 1, 2010 and the date of Notice in this case, received any message from a Premium Short Code registered at the CTIA to certain types of non-profit or political organizations; and that members of the CF Enterprises Settlement Class generally are current and former Wireless Subscribers Nationwide who, (c) between January 31, 2011 and the Notice Date, received a text message from any Message Claim

Shortcode or relating to a Message Claim Program. For ease of reference, the Mobile Messenger Settlement Class and CF Enterprises Settlement Class are referenced collectively as the "Settlement Class."

- 12. We have designed this Notice Plan to target a selection of mobile websites, mobile applications, relevant search interest keywords, and specific social media interest areas that match the characteristics of this nationwide Settlement Class of wireless phone subscribers.
- 13. In creating this Notice Plan we first took into consideration that the Settlement Class are persons who have received messaging via their mobile device. To notify this audience it is important to include notice delivery to mobile devices in the Plan. These notice impressions will be delivered using digital banner notice advertisements ("Banner Notices") delivered via mobile web browsers such as Chrome and Safari as well as downloaded mobile applications, the largest percentage of the latter via Apple iOS and Google Android.
- 14. Within this Notice Plan we focus on the smartphone market in the United States. This is inclusive of demographic, age, gender, location, and language. The Settlement Class in these Settlements is broad. We are reaching mobile phone users aged 18 and older in the United States across those demographic considerations. Since 2012, more than 240 million unique individuals have a mobile phone in the United States. This represents greater than 80% of the total adult population, including 90% of American adults. In our notification planning, as the target is effectively 90% of US Adults,

layering on additional data and targeting parameters would add no material benefit to reaching the Settlement Class.

- 15. In addition, according to Pew Research, 72% of American adults utilize social media, with more than 50% using social media every day. By efficiently leveraging mobile targeting and social media, this Notice Plan is an effective method of reaching this broad audience of mobile phone subscribers.
- 16. Since the names and addresses for most Settlement Class Members are not readily available, providing notice directly to every Settlement Class Member by mail is not a reasonable or feasible option.
 - 17. We have designed a Notice Plan that includes six elements:
 - a. Mobile Notice using paid Banner Notices on targeted websites and applications;
 - b. Additional web-based Notice using "keyword" searches displaying Banner Notices;
 - c. Social media Banner Notices targeting relevant interest areas;
 - d. National earned media through the issuing of a press release distributed nationwide through PR Newswire;
 - e. A dedicated, informational website through which Settlement Class

 Members can obtain more detailed information about the Settlement and
 access case documents; and

- f. A toll-free telephone helpline by which Settlement Class Members can obtain additional information about the Settlement and request a copy of the Notice.
- 18. The Notice Plan has been designed to obtain over 160 million digital impressions targeted to persons who own wireless phones in order to achieve sufficient scale and impression frequency to target Settlement Class Members. Coverage and exposure will be further increased by the earned media campaign, the website, and the toll-free helpline.
- 19. At the conclusion of the Notice Plan, Dahl will provide a final report verifying implementation of the Notice Plan and provide the final Settlement Class notification results.

NOTICE DESIGN

20. Rule 23(c)(2) of the Federal Rules of Civil Procedure requires that class action notices be written in "plain, easily understood language." The proposed Notices have been designed to be noticed, read, and understood by potential Settlement Class Members. The Long Form Notice, which will be available to those who call the toll-free helpline or visit the website, contain substantial, easy-to-understand descriptions containing all key information about the Settlements and Settlement Class Members' rights and options. A copy of the proposed Long Form Notice and Short Form Notice are attached to the Settlement Agreements. Example Banner Notices that will be placed in executing the mobile notice component of this Notice Plan are attached as Exhibit 4.

MOBILE NOTICE

- 21. To reach as many of the estimated Settlement Class Members as possible, Dahl has designed a web-based notice campaign utilizing mobile Banner Notices with a link to the Settlement website. Banner Notices will appear on a subset of mobile websites of the comScore 2000. The comScore 2000 represents the top 2,000 most trafficked websites, and is sufficiently broad to include websites that are viewed by at least 95% of the Settlement Class.
- 22. Dahl/FRWD will also be leveraging the top trafficked mobile mobile applications, which include Google, Apple, the NYTimes, CNN, as well as top social media properties on mobile, such as Facebook, Twitter, and others. A full list of mobile domains and applications that will be used in this Notice Plan is provided in Exhibit 4.
- 23. A significant advantage of using mobile Banner Notices delivered over the Internet is the ability to track in detail where the Banner Notices are displayed on the mobile websites and applications and the behavior of the users who click on the Banner Notices to visit the Settlement Website. Through use of Internet targeting we can control unique individuals reached by the unique DoubleClick ID placed on individual web browsers. Through this we can monitor total unique reach of individuals reached. Beyond unique reach measured by browser ID, we can measure unique mobile phone IDs reached via targeting programs. In addition, we will leverage technology to specifically measure the "viewability" of the ads being shown on each page. This is no different in principle than when placing Print, Radio or TV ads. However, with Internet Banner Notices we can optimize ad placements to those websites and ad inventory which are

proving to be most effective in matching a unique user with a viewable ad. In fact, digital advertising is the only method that enables substantive tracking, real-time optimization, and the ability to prove the unique reach to an individual browser or phone ID.

- 24. In Dahl's experience, digital Banner Notice advertising delivered over the Internet has consistently proven to be the best driver of settlement website visits, digital document downloads, and online claim filing when compared to other methods of publication notice.
- 25. The Grudnowski Declaration attached as Exhibit 2 provides more detailed information about the technologies and methods that we will use to implement and track this component of the Notice Plan. Example Banner Notices that will be placed in executing the mobile notice component of this Notice Plan are attached as Exhibit 4.

USING KEYWORD SEARCH TERMS

26. The proposed Notice Plan will include Banner Notices targeted to display in response to the entry of specific keywords related to Defendants' services and wireless phone usage in general on major search engine websites.

USING SOCIAL MEDIA INTEREST AREAS

27. The proposed Plan will include Banner Notices that will be displayed to users of the Facebook social media network. These Banner Notices will appear on Facebook web pages displayed to Facebook users whose profile fit the definition of the Class. Targeted interest areas will include Mobile Phone Interest and Mobile Network Interest as well Adults Aged 18-45. In previous notification plans, this method of

targeting has led to significant increases in overall claims. The number of times each potential Settlement Class Member may view the Facebook Banner Notices will not be limited or "frequency capped" in any way.

EARNED MEDIA

- 28. The proposed Notice Plan will also include earned media to supplement the paid media portion of the Plan and will be targeted to a national audience. "Earned media" refers to promotional efforts outside of direct, paid media placement. The earned media efforts will provide additional notice of the Settlements to potential Settlement Class Members, though the effect is not measurable as it is with the impressions accumulated with the paid media portion of the Notice campaign.
- 29. Concurrent with the launch of the online Notices, Dahl will release a national press release via PR Newswire. The press release will be distributed by PR Newswire to 5,815 newspapers, television stations, radio stations and magazines. In addition, PR Newswire will send the press release to approximately 5,400 websites and online databases, including all major search engines.

TOLL-FREE HELPLINE

30. Prior to the launch of the web-based media campaigns, Dahl will also establish a toll-free Settlement helpline to assist potential Settlement Class Members and any other persons seeking information about the Settlements. The helpline will be fully automated and will operate 24 hours per day, seven days per week. Callers will also have the option to leave a message in order to speak with the Claims Administrator.

- 31. The toll-free helpline will include a voice response system that allows callers to listen to general information about the Settlement, listen to responses to frequently asked questions ("FAQs"), or request a Long-Form Notice.
- 32. Dahl will work with Counsel to prepare responses to the FAQs to provide accurate answers to anticipated questions about the Settlement.

SETTLEMENT WEBSITE

- 33. Prior to the launch of the web-based media campaigns, Dahl will coordinate and integrate into the Notice Plan a Settlement website.
- 34. Dahl will work with Counsel to develop the content for the Settlement website. The website will provide Settlement Class Members with general information about the Settlements, answers to frequently asked questions, a means to submit an electronic Claim Form or download a Claim Form, important date and deadline information, a summary of Settlement benefits, a means by which to review and print copies of certain Settlement documents (including the Long Form Notice), and a link to contact the Claims Administrator via email.

CONCLUSION

35. It is my opinion that the proposed Notice Plan, by producing more than 160 million digital impressions, including impressions delivered on mobile devices, that are targeted using methods universally employed in the advertising industry at persons that match characteristics of the Settlement Class, provides sufficient Notice to the Settlement Class satisfying constitutional due process requirements.

36. It is also my opinion that the proposed Notice Plan is fully compliant with Rule 23 of the Federal Rules of Civil Procedure and meets the notice guidelines established by the Federal Judicial Center's Manual for Complex Litigation, 4th Edition (2004), as well the Federal Judicial Center's Judges' Class Action Notice and Claims Process Checklist and Plain Language Guide (2010), and is consistent with notice programs approved previously by both State and Federal Courts.

EXHIBITS

37. Attached hereto are true and correct copies of the following exhibits:

Exhibit 1: Background information on Dahl Administration

Exhibit 2: Declaration of John Grudnowski in Support of the Settlement

Notice Plan

Exhibit 3: Example Banner Notices

Exhibit 4: List of website domains and mobile applications on which banner

ads will be placed

I declare under penalty of perjury, that the foregoing is true and correct to the best of my knowledge. Executed this $21^{2\Gamma}$ day of December, 2015 in Minneapolis, Minnesota.

Jeffrey D. Dahl

Principal

Dahl Administration, LLC

Jan D. De

Sworn to and Subscribed before me this 21^{S+} day of December, 2015.

Notary Public

JOANNA ARTIG
Notary Public
State of Minnesota
My Commission Expires
January 31, 2019

Exhibit 1



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OUR HISTORY

After more than 15 years of experience managing hundreds of settlements and distributing billions in settlement benefits, Jeff and Kristin returned to their roots as hands-on administrators providing innovative and cost-effective solutions. They created Dahl Administration to provide responsible, accountable, and transparent settlement administration services, and to become a trusted resource for class action counsel nationwide.

Dahl Administration has a history that stretches back to the beginnings of the class action settlement administration industry. Jeff Dahl was a founding partner of Rust Consulting and Kristin Dahl was Rust's second employee. During their time with Rust, the firm managed over 2,000 class action settlements.

Jeff and Kristin built Dahl Administration from the ground-up to provide the kind of service and expertise that complex claims administration projects demand, something that is too often lost within the corporate overhead and "turn-key solutions" that come with very large administrators. To do this, Dahl Administration combines advanced claims processing technology with expert project teams that are 100% focused on meeting client needs. This project team approach eliminates departmental "silos" that lack overall understanding of a client's project needs and lose the ability to communicate effectively when issues arise.

To focus on client needs, Jeff and Kristin created an organization that produces truly custom solutions, where project managers and principals actually answer their phones and emails, employees are empowered to resolve issues, and team members proactively communicate with clients to eliminate unwelcome surprises. The same people that consult and generate project proposals also attend weekly project update meetings and actively manage project work. This continuity ensures that project execution and costs meet or exceed the standards set in the proposal.

Dahl Administration is a full-service provider, with a staff of professionals experienced in class action administration, direct and media notice, process development, document and script development, data and image capture, claims processing, quality control review, accounting, project management, software development, and distribution. We also have sophisticated technology resources in place to implement solutions of any size and any level of complexity.

We are committed to managing successful projects that are completed on time, on budget, and with the highest level of quality in the industry.



OUR PHILOSOPHY

Dahl's 6 Key Principles:

Accountable

We are experts at what we do. When you hire us the work is done correctly and we stand behind it. No exceptions.

• Immediate Resolution

When issues arise, we fix them. Dahl principals are actively involved in day-to-day client support and project management.

Project Team Responsibility

Our project managers are empowered to make decisions and resolve issues directly, guided by Dahl principals who actively monitor every project.

• True Real-time Quality Assurance

We perform quality reviews continuously within the project processing cycle, not through a generic, detached auditing function.

Responsive

Nothing is more frustrating than having issues arise and no one will answer the phone or respond to an email. Our managers and principals are required to answer their phone and check their email 24/7. We want you to call our mobile numbers in an emergency, that's why we give them to you. You can always call our president and he will be happy to assist you. We don't just say this, we do it.

Online, All the Time

We answer the telephone. We know your time is money, so when you have an issue, you can call or email your project manager, your project principal, or the company president to get it resolved promptly – day or night.

• Empowered, Knowledgeable Staff

We don't forward you to different departments or park your issue with a ticketing system. Your assigned project manager is knowledgeable and empowered to provide solutions on your project. If they don't know the answer, they will get it – promptly and willingly.

• Client Relationships Drive Our Business

We are about you. We strive to develop a long-term, successful partnership with you.



Technology-Driven

Sometimes it takes a custom technology solution to meet a unique settlement administration challenge. We have a dedicated information technology staff and a full menu of technology services to offer our clients. Whether you need a secure web-based claims submission portal, a custom IVR phone solution, innovative web-based class notice, or anything else, we will work with you to build the solution that works for your settlement and your budget.

Advanced Capabilities

We offer advanced print and mail solutions, custom IVR phone technology, online filing, "Quick Site" claim image access for clients, high-speed scanning, and flexible fund distribution alternatives.

Data Security

We provide secure physical facilities, proven technical infrastructure, and information-handling procedures to protect sensitive data.

Custom Technical Solutions

We custom configure solutions for each project, so you get innovative claims processing workflow that fits your needs.

Capacity and Sophistication

We have dedicated information technology staff and a high-capacity technology environment to support any size or type of case.

Affordable

In today's economic times, price is always a factor. At Dahl, we have eliminated a lot of unnecessary overhead by focusing our staffing on project-based needs. Dahl employees work on projects. This allows us to keep rates low and stay focused on our clients.

• Best Service at the Best Price

We provide innovative and efficient services designed to administer your project correctly and cost-effectively.

Nimble and Right Sized

We have project-based teams focused on your case solutions. All of our employees do project work, eliminating non-essential corporate overhead.



Custom Solutions

We don't provide 'turn-key' processing solutions. Over the years, we have found that our clients expect more from us. We customize our solutions to meet our clients' varied expectations and do it at a 'turn-key' price.

True Customization

We deploy our expertise and tools to fit your project's needs.

Your Project Your Way

We don't force your project into our process, we adjust our process to meet your requirements.

Adjustable and Adaptable

We are nimble and proactive, enabling us to make real-time processing changes to meet your deadlines and requirements.

No Surprises

You should not have to deal with missed deadlines or surprise invoices that far exceed proposed costs. We anticipate issues and stay on top of your settlement schedule for you. Weekly processing updates and monthly budget updates eliminate unpleasant surprises. Clients tell us that their "no surprises" experience with Dahl is what keeps them coming back again and again.

Every Project Every Day

We anticipate issues. Our "every project, every day" philosophy means our project team is on top of your schedule and proactively addressing any issues.

Consistent Reporting

We deliver weekly processing updates and monthly budget updates on every project.

Active Communication

Our principals and project managers proactively track changes in project dynamics and communicate any issues to you



OUR SERVICES

Dahl provides project management and settlement distribution services to attorneys, distribution agents, special masters, governmental agencies, and the courts.

Our services include:

- Settlement Administration Planning and Design
- Management Team
- Project Management
- Cost Analysis
- Pre-Settlement Consultation
- Claimant Notification
- Innovative Notice Planning and Execution
- Claim Document Development and Layout
- Website and Call Center Services
- Claimant Communication
- CAFA Notice
- Document Imaging and Data Capture
- Claim Evaluation and Processing
- Reporting
- Quality Assurance Review
- Problem Identification and Resolution
- Distribution Management



INNOVATIVE NOTICE PLANNING AND EXECUTION

Change in the media landscape is accelerating and it is imperative that class action notification planning and execution reflect these changes. More people are now consuming news media via Internet sources than are reading even the most recognized print publications. Given this sea change, it no longer makes sense for class action notification plans to reflexively purchase print advertisements in the same leading national or regional print publications without considering the reality of where class members are directing the bulk of their attention. Print publication still has its place, often as a supplementary notice tactic, but that place will be less and less as the primary method of reaching unidentified class members.

With over 22 years of experience in class action notice and claims administration, Jeff Dahl recognized that class action notice plans were insufficiently utilizing the newly-available tools from the Internet marketing and communications industry. To fill this gap, Dahl Administration reached out to a leading digital marketing agency, FRWD, to develop best practices in applying digital media strategies and execution programs to the class action notification arena. The premise is simple: reach class members using the same digital media tools that FRWD's clients—brands such as 3M, Coca-Cola, Best Buy, Procter & Gamble, General Mills and more—use to reach their own customers. In planning to provide "the best notice that is practicable under the circumstances" it is no longer acceptable to ignore the digital sphere where class members are now spending the bulk of their media consumption time and attention.

Dahl has deep experience in class action notification, and Dahl handles individual notice planning and execution more efficiently than anyone in the industry. Whether the case involves direct postal mail or email, Dahl will handle the data cleansing, returned mail and tracing, and other standard or custom procedures such that as many of the reasonably identifiable class members get notice of the litigation as possible.

When it comes to publication notice, the Dahl-FRWD approach diverges from the rest of the class action notification industry.

- We reach class members using the same strategies and tactics that leading advertisers would use to reach the same target audience as customers.
- Where feasible, we meet with marketing staff from the defendant(s) along with plaintiff and defense counsel to determine customer demographic and psychographic profiles.
- The logic is unassailable: where defendants have developed highly sophisticated knowledge about their customers and prospective customers, the class action notice process should seek out this knowledge and put it to use.



 Too often, this approach is overlooked in favor of the same print publication placements and, sometimes, a scattershot web banner ad campaign directed only by the broadest of demographic profiles.

Targeting

First, we validate targeting parameters and align media buying with all parties. This process includes hand selecting specific website domains, print publications, geographic targeting, audience interest targeting, and more. By bringing the parties into the process, we are able to align more specifically on targeting needs and expectations in notification.

Technology

Second, we begin technology systems alignment. In delivering a modern notification plan, multiple technical systems must be aligned. This is done to ensure accuracy in delivery of media as well as verifying that delivery meets expectations. In typical notification planning Dahl-FRWD will leverage data collection, ad serving, and verification technologies. In parallel with finalizing media, Dahl-FRWD will install and set up all needed technology. In a recent matter where U.S. nationwide notification was required, we structured 50 unique campaigns to ensure proper distribution and verification of notice in each U.S. state. This often overlooked step is vital to ensuring proper notification as Dahl-FRWD can verify reach by state, country, and region. Any notification plan overlooking this step is simply not leveraging available technology to the best practices level.

Execution

The Dahl-FRWD approach involves much more than the mere use of "industry-standard methodology" for the placement of web banner ads. In fact, class action notice "experts" often settle for buying blocks of surplus banner ads from wholesalers. Our goal is to use the same targeting and execution methodology that leading brands use to reach their own customers when we seek to reach those same persons in their capacity as class members. Our methodology of media planning and buying leads to greater accuracy, quality and control of media. The cost advantage is typically 20% to 30%, meaning we can typically reach 20% to 30% greater population base at the same media cost as traditional media notice plans.

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	OU	R PEOPLE		

CHRISTOPHER LONGLEY

President

Chris is President of Dahl Administration. A former practicing attorney for the Minneapolis law firm of Hessian, McKasy & Soderberg, Chris has spent the last 25 years in the business sector.

Prior to joining Dahl, Chris was Managing Director and Vice President at SRS|Acquiom, a leading professional shareholder representative firm located in Denver and San Francisco. Prior to SRS Chris spent many years within Thomson Reuters running a global team focused on Mergers and Acquisitions.

A successful entrepreneur, Chris was part of the founding team of 10 start-up companies, and spent 11 years as Vice President of Business Development at a mid-size private equity firm in Minneapolis, where he ran sales and marketing operations for various portfolio companies from Florida to Ankara, Turkey.

Chris graduated from William Mitchell College of Law, and the University of St. Thomas. He is admitted to practice in Minnesota, The 8th circuit and the United States Supreme Court.

JEFF DAHL

Founder and Principal

Jeff co-founded Dahl Administration, LLC in early 2008 and was previously a founding partner and co-owner at Rust Consulting, Inc., one of the two largest class action claims administration firms in the country.

Jeff is a noted expert in all areas of settlement administration including notification, claims processing and distribution. He is known for providing innovative solutions to resolve complex project issues.

Jeff was the court-appointed Neutral Expert tasked with providing final claim determinations for a \$176 million settlement in Rhode Island, involving over 300 victims of a 2003 nightclub fire.

He served as the distribution agent for the U.S. Securities and Exchange Commission's \$350 million settlement with Fannie Mae.

During Jeff's 19-year career with Dahl and Rust Consulting, his firms provided claims administration services for over 2,000 class action and regulated settlements including the \$1.1 billion Microsoft California settlement; the \$950 million PB Pipe settlement; the \$850 million Masonite siding and roofing settlement; and they distributed over \$2 billion from U.S. Securities & Exchange Commission Fair Funds.

Jeff graduated from Concordia College-Moorhead with a Bachelor of Arts degree in Business Administration and is a Certified Public Accountant.

JOHN GRUDNOWSKI

Media Expert

In May 2009, John founded FRWD. He brings 18 plus years of PR and digital marketing services experience that he gained over the course of his career at Accenture, General Mills, Carmichael Lynch and Vail Resorts. John has developed digital strategies, provided expert training, counseled and advised marketing executives, led internal client innovation teams and led execution teams for a variety of Fortune 1,000 clients including: American Express, Discovery, 3M, General Mills, Deluxe, Target, Best Buy, Sony Pictures, Dairy Queen, Starz Entertainment and Ameriprise.

Prior to founding FRWD, John founded and led the modern media practice at space150, a Twin-Cities based ad agency, as well as led agency business development supporting revenue growth from under \$1MM to over \$12MM in four years. John has also co-founded the Minneapolis-based i612 media organization, and has served on multiple digital-based start-up boards of directors.

KRISTIN DAHL

Principal

Kristin co-founded Dahl Administration, LLC and leads the project management group.

She has worked on three U.S. Securities and Exchange Commission settlements including the \$432 million Global Research Analyst Settlement, the \$100 million HealthSouth Securities settlement, and the \$26 million Banc of America Securities settlement on behalf of Distribution Fund Administrator Francis E. McGovern.

Kristin has eighteen years of project management experience solely in the field of class action claims administration. In her career at both Dahl and Rust Consulting, she was the active project manager on over 150 settlements, including the groundbreaking Denny's race discrimination settlement during which over 1 million phone calls were answered and over 150,000 claims were processed.

Kristin holds a Bachelor of Science degree from the University of Wisconsin-River Falls.

MARY WISEMAN

National Director of Business Development

Mary is the National Director of Business Development at Dahl, and is responsible for providing expert consulting to aid clients in structuring the notice and claims administration processes. Prior to joining Dahl, Mary was a Senior Account Executive at CBS Radio, Minneapolis where she managed top tier clients for digital and traditional advertising campaigns, including several Fortune 500 companies.

Mary's expertise includes on-air, on-site and online campaigns, with a particular interest in digital advertising. She was named Top New Business Account Executive of the Year while at CBS.

Mary received her Bachelor of Science from the University of Wisconsin-Stout and also attended the American University of London.

JEFF HOUDEK

Principal

Jeff Houdek is a Principal at Dahl and serves as Dahl's Director of Operations. Among his duties is the management of the tax reporting function for Dahl's Qualified Settlement Funds. A former Big 4 Auditor, he's built his career helping organizations develop effective and scalable accounting and operational systems to enable organizational growth while serving the needs of their customers.

Having worked in a number of heavily regulated industries, where both privacy and costeffectiveness are paramount, he has helped with the design and development of several technology platforms and reporting applications.

Jeff is a graduate of St. John's University in Collegeville, Minnesota with a Bachelor of Arts degree in Accounting. A Certified Fraud Examiner, Jeff has also previously held CPA, Securities (FINRA) and Insurance licenses.

NANCY BAKER

Principal

Nancy is a Project Manager with over nine years of experience in securities and class action claims management. Prior to joining Dahl, Nancy was a project manager for Rust Consulting specializing in securities cases. Nancy manages a variety of settlements for Dahl including property, insurance and consumer cases. She also drafts notice documents, call scripts and other claimant communications for the firm's projects, handles our published notice campaigns, and coordinates special projects for clients. Nancy graduated with honors from Augsburg College with a Bachelor of Arts degree.

KELLY KRATZ

Principal

Kelly is a Senior Project Manager at Dahl with experience in the mortgage and financial services industries and more than eight years of Big 4 Public Accounting experience, including six years of consulting and project management, and two years of operations and resource management. Prior to joining Dahl, Kelly worked as a tax consultant at Deloitte in the National Federal Tax Services Group managing numerous complex high-profile client engagements for several Fortune 100 companies, providing related project IRS audit defense, and preparing tax memorandums.

Kelly holds her Bachelor of Arts degree with a concentration in Financial Management from the University of St. Thomas.

MARK FELLOWS

Principal

Mark is an attorney whose work is focused on notice planning and project initialization for large or complex matters. He has particular expertise in drafting plain language notice and related documentation to comply with applicable legal standards. He also is experienced in working with counsel to create hybrid notice strategies using electronic media to meet due process standards in challenging situations.

He has more than ten years of experience serving as Legal Counsel and Manager of Legal Research and Education for a large claims adjudication and processing organization. Mark previously worked as a consultant in the data analytics and business intelligence industry. Mark earned his law degree from William Mitchell College of Law and his B.S. from Lewis and Clark College.

DAN LEGIERSKI

Principal

Dan Legierski is a Principal at Dahl who works closely with other Principals, Project Managers, and the Operations Team to ensure that our clients' needs are met. His professional experience includes over twenty years of effectively leveraging technology to better process legal, regulatory, and consumer claims.

Dan has spent time directing Finance/Accounting, Technology, and Operations Departments so he truly understands all aspects of claims processing and how the various functions work together to ensure quality and efficiency. During his tenure at Dahl, he has led the design and development of two major technology platforms that manage the administration of class action cases, promoting quality, accuracy, and cost-effectiveness.

Dan graduated from the graduate Software Systems Program at the University of St. Thomas, and from St. Cloud State University with a Bachelor of Science degree in both Finance and Economics.

BRYN BRIDLEY

Project Initialization Manager

Serving as a Project Manager for more than five years, Bryn recently transitioned to the role of Project Initialization Manager. Bryn was a project manager for Rust Consulting prior to joining Dahl and has over nine years of experience in the claims administration industry. Bryn is responsible for the setup of each new Dahl project. After a thorough review of each project's case documents, she establishes a project timeline and works directly with Plaintiff and Defense Counsel to finalize notice documents, drafts telephone and website contents, cleanses data files for mailing, and transitions the project to the Dahl claims management team after notice is mailed.

Bryn graduated with honors from the University of Minnesota-Duluth with a Bachelor of Arts degree.

SEAN COMBS

Project Manager

Sean is a Project Manager with over eleven years of experience in consumer class action claims management. Prior to joining Dahl, Sean was a Project Coordinator for Rust Consulting, specializing in high volume claims processing and quality assurance. Sean also has several years of experience in providing CAFA notice mailings.

CARRIE O'CONNELL

Project Manager

Carrie O'Connell joined the Dahl team after working for seven years as a Supervisor in a high-volume legal claim processing organization. Carrie has eight years of experience in legal case management and quality control, which enables her to oversee a variety of settlements for Dahl and to lead our quality assurance team. Carrie earned a Bachelor of Science degree in History from Iowa State University and she received her Paralegal Certificate in 2004.

ANN LINTON

Project Manager

Ann joined Dahl after working for five years in the distribution business and was involved in chamber of commerce and a neighborhood business group. Previous to that she spent seven years working with juvenile delinquents at a day treatment program.

Ann earned a Masters in Social Work from Augsburg College and a Bachelors of Social Work from University of St. Thomas.

JOHN SNYDER

Director of Information Technology

John is the architect of Dahl's online claims portal, which allows parties to view and process cases over the internet using paperless workflow capabilities. He has over six years of information technology experience in legal claims processing and nearly 15 years of experience with information technology in general.

John possesses an MBA from the University of Minnesota Carlson School of Business and a law degree from the University of Wisconsin.

GENNADIY KATSNELSON

Web Interface/Custom Development

Gennadiy is a Software Developer and focuses primarily on web interface and custom software development. He has more than 20 years of top-level website development, design and architecture experience. His prior experience includes project management, website architecture, website design and hands-on development in which he successfully delivered large-scale systems to the market in a number of industries, including legal. Gennadiy has knowledge and practical expertise in a wide range of software platforms and technologies. Gennadiy obtained a Masters Degree in Mathematics and Computer Science from Belarusian State University, Minsk, Belarus.

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DEFENSE COUNSEL

JOHN F. WARD, JR.	MICHAEL T. BRODY	NEIL M. BAROFSKY
Partner, Jenner & Block LLP	Partner, Jenner & Block LLP	Partner, Jenner & Block LLP

John Ward and Michael Brody are Defense counsel for the Hertz/ATS/PlatePass settlement (Ward) and the Hertz Equipment Rental Corporation LDW settlement (Brody). Neil Barofsky is Defense counsel representing CashCall in settlements between individual states and a consumer lender and related entities.

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PLAINTIFF COUNSEL

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RALPH K. PHALEN

MITCHELL L. BURGESS

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PLAINTIFF COUNSEL, CONTINUED

STEVEN JAFFE

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Class Counsel in the Suave 30-Day Smoothing Kit settlement.

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MICHAEL COREN

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OUR CASES

STATION NIGHTCLUB FIRE SETTLEMENT - \$176 MILLION

Dahl staff provided onsite claim evaluation services at 11 law firms in Providence, Rhode Island to determine claim validity and final claim values for over 300 death and personal injury claims. The review included analysis of authority documents and medical records by a staff of Registered Nurses and senior level project managers. Jeff Dahl is the court-appointed Neutral Expert responsible for final determinations of all claims for this settlement.

Lead Counsel: Mark S. Mandell, Law firm of Mandell, Schwartz & Boisclair, Providence, RI

VEOLIA CLASS SETTLEMENT - 1.2 MILLION COMPLEX DATA RECORDS PROCESSED

Dahl was selected to provide Class Notice and Distribution for the Janoka v. Veolia Environmental Services class action. Dahl analyzed and processed over 1.2 million complex data records, mailed notice to over 900,000 potential class members, and processed incoming correspondence and opt outs. Dahl then managed complex claims processing procedures, including detailed analysis of class member invoices and other supporting documentation, and distributed settlement funds to eligible class members.

Plaintiff Counsel: James M. Terrell, McCallum, Methvin & Terrell, P.C., Birmingham, AL

Defense Counsel: Rik S. Tozzi and Brian O. Balogh, Burr Forman LLP

METLIFE CLASS SETTLEMENT - NEARLY 1 MILLION CLASS MEMBER CHECKS DISTRIBUTED

Dahl was selected to provide Class Notice, Settlement, Notice, and Distribution for the Bower v. MetLife class action. Dahl mailed notice to over 900,000 potential class members, and processed incoming correspondence and opt outs. Dahl distributed nearly one million checks to eligible class members and handled all requests for re-issued checks. Dahl implemented innovative, cost-effective solutions to manage the distribution process.

Plaintiff Counsel: Steven R. Jaffe, Farmer, Jaffe, Weissing, Edwards, Fistos & Lehrman, P.L., Fort Lauderdale, FL; Stephen A. Dunn, Emanuel & Dunn PLLC, Raleigh, NC; and Michael Coren, Cohen, Placitella & Roth, P.C, Philadelphia, PA

Defense Counsel: Ross Bricker and John F. Ward, Jr., Jenner & Block LLP and Robert D. Friedman and Scott H. Moskol, Burns & Levinson LLP



OUR CASES

HERTZ PLATEPASS SETTLEMENT - 1.6 MILLION NOTICES MAILED

Dahl was selected to provide Class Notice, Claims Processing, and Distribution for the Doherty and Simonson v. Hertz, ATS, and PlatePass class action. Dahl mailed notice to over 1.6 million potential class members, administered an efficient online claim filing procedure, and processed incoming correspondence and opt outs. Dahl processed incoming claims and distributed nearly 100,000 checks to eligible class members.

Plaintiff Counsel: Jeffrey Goldenberg, Goldenberg Schneider LPA, Cincinnati, OH and Brian Dershaw, Beckman Weil Shepardson LLC, Cincinnati, OH

Defense Counsel: James Comodeca, Dinsmore & Shohl LLP and James Griffith, Jr., Akin Gump Strauss Hauer & Feld LLP

URBAN ACTIVE FITNESS SETTLEMENT - 600,000 CLASS MEMBERS

Dahl was the Settlement Administrator for the Urban Active Fitness class action settlement and was responsible for the distribution of mailed notice to more than 600,000 class members, implementation of a published notice campaign, extensive data processing, online claim filing, and complex claims processing.

Plaintiff Counsel: Thomas N. McCormick, Vorys Sater Seymour and Pease LLP, Columbus, OH

Defense Counsel: V. Brandon McGrath, Bingham Greenebaum Doll PLLC, Cincinnati, OH

RODENBAUGH V. CVS PHARMACY SETTLEMENT - 400,000 CLASS MEMBERS

Dahl is the Settlement Administrator for the Rodenbaugh v. CVS Pharmacy class action settlement and was responsible for the distribution of mailed notice to more than 400,000 class members, implementation of a published notice campaign, operation of an informational phone line, processing of claim forms and correspondence submitted by class members, and providing claim review services.

Defense Counsel: Roman Wuller, Thompson Coburn LLP, St. Louis, MO and Edward Hardin Jr.,

Burr & Forman LLP, Birmingham, AL

Plaintiff Counsel: John Edgar, Edgar Law Firm LLC, Kansas City, MO and Carles McCallum III and

R. Brent Irby, McCallum, Hoaglund Cook & Irby LLP, Vestavia Hills, AL



OUR CASES

COIE v. VERIZON WIRELESS SETTLEMENT- CUSTOM DIRECT NOTICE PROGRAM

Dahl distributed the Class Notice and Opt-In Form to a large employment class, including a custom outer envelope including a "QR" matrix barcode which directed Class Members to the mobile-optimized settlement website when scanned by a mobile device. Dahl implemented a comprehensive tracing and re-mail program to maximize the reach of the direct notice program. Dahl managed a live telephone helpline that responded to thousands of phone calls, processed filed claims, and successfully distributed the settlement funds.

Defense Counsel: Elizabeth McRee, Jones Day, Chicago, IL

Plaintiff Counsel: Ilan Chorowsky, Progressive Law Group, Chicago, IL

APPEL v. LIBERTY SETTLEMENT - COMPLEX CLAIM PROCESSING

Dahl was the Settlement Administrator for the Appel v. Liberty settlement involving insurance coverage limits for mobile and manufactured homes suffering wind damage in Florida. Dahl implemented a direct notice program, implemented a settlement website and live call center including Spanish-speaking representatives, processed received claims, implemented complex claim processing procedures, and distributed the settlement fund.

Defense Counsel: Amy L. Brown, Squire Sanders, Washington D.C.

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CURRENT CASES – DAHL

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Aguiar v. Merisant Co., No. 2:14-CV-00670 (C.D. Cal.)

Applewhite v. Capital One Bank, No. 4:06-CV -69 (N.D. Miss.)

Avalishvili v. Reussille Law Firm, LLC, No. 3:12-CV-02772-TJB (D. N.J.)

Banner v. Law Offices of David J. Stern, No. 9:11-CV-80914 (S.D. Fla.)

In re Bisphenol-A (BPA) Polycarbonate Plastic Prods. Liab. Litig., No. 4:08-MD-1967 (W.D. Mo.)

Boewer v. Chris Auffenberd Kirkwood Mitsubishi, No. 09SL-CC05382 (Mo. Cir. Ct. St. Louis County)

Bradley v. Sears, Roebuck & Co., No. 06-L-0095 (III. Cir. Ct. St. Clair County)

Brandon v. Van Chevrolet-Cadillac, Inc., No. 1031-CV14654 (Mo. Cir Ct. Greene County)

Brannon v. Capital One, No. 3:07-CV -1016 (M.D. Fla.)

Brewer v. Missouri Title Loans, Inc., No. 0722-CC-00015 (Mo. Cir. Ct. St. Louis County)

Briggs v. Fletcher Auto. No. 7, LLC, No. 10AO-CC003331 (Mo. Cir. Ct. Jasper County)

Brown v. Suntrup Ford, Inc., No. 08SL-CC05103 (Mo. Cir. Ct. St. Louis County)

Brown v. Zeiser Motors, No. 0811-CV04298 (Mo. Cir. Ct. St. Charles County)

Brunner v. Head Motor Co., No. 0811-CV04298 (Mo. Cir. Ct. Boone County)

Bryant v. Motors Liquidation Co., No. 09-50026 (Bankr. S.D.N.Y.)

Budeprion XL Mktg. & Sales Practices Litig., No. 2:09-CV-2811 (E.D. Pa.)

Busby v. RealtySouth, No. 2:04-CV -2799 (N.D. Ala.)

Bush v. Cyber Asset Recovery, LLC, No. MID-L-005132-10 (N.J. Middlesex County Ct.)

Carlile v. Murfin Drilling Co., Inc., No. 13-CV-61 (Kan. Dist. Ct. Seward County)

Charron v. Pinnacle Group, N.Y., No. 1:07-CV -6316 (S.D.N.Y.)

Chulsky v. Hudson Law Offices, P.C., No. 3:10-CV-3058-FLW (D.N.J.)

Conderman v. Jim Trenary Chevrolet, Inc., No. 0811-CV-11388 (Mo. Cir. Ct. St. Charles County)

Cornett v. Samson Ress. Co., No. CJ-09-81 (Okla. Dist. Ct. Dewey County)

Cox v. Max Motors II, LLC, No. 09BS-CC00078 (Mo. Cir. Ct. Bates County)

Cullan and Cullan, LLC, v. M-Qube, Inc., No. 8:13-CV-00172 (D. Ne.)

Custom LED, LLC v. eBay Inc., No. 3:12-CV-00350 (N.D. Cal.)

Davis Landscape, LTD. v. Hertz Equip. Rental Corp., No. 06-3830 (D.N.J.)

DKW Constr., Co., Inc. & Brian Wood v. Southtown Dodge, Inc., No. 08SL-CC05106 (Mo. Cir. Ct. St. Louis County)



CONSUMER - CONTINUED

Dobson v. Dave Cross Motors, Inc., No. 1016-CV-26853 (Mo. Cir. Ct. Jackson County)

Doherty v. The Hertz Corp., No. 1:10-CV-00359 (D. N.J.)

Dugan v. Lloyds TSB Bank, PLC, No. 3:12-CV-02549 (N.D. Cal.)

Farno v. Ansure Mortuaries of Indiana, LLC, No. 41C01-0910-PL-7 (Ind. Cir. Ct. Johnson County)

Friess v. Layne Energy, Inc., No. 11-CV-57 (Kan. Dist. Ct. Wilson County)

Fritzinger v. Angie's List, Inc., No. 1:12-CV-1118 (S.D. Ind.)

Frost v. Ohio E. Express, Inc., No. 3:12-CV-3016 (N.D. Ohio)

Gaffney v. Autohaus West, Inc., No. 09SL-CC00430 (Mo. Cir. Ct. St. Louis County)

Gascho v. Global Fitness Holdings, LLC, No. 2:11-CV-436 (S.D. Ohio)

Gentry v. Reliable Auto., Inc., No. 0831-CV06073 (Mo. Cir. Ct. Greene County)

Grant v. Onyx Acceptance Corp., No. 07-20315 (Fla. Cir. Ct. Broward County)

Green v. American Cleaners and Laundry Co., Inc., No. 12SL-CC03095 (Mo. Cir. Ct. St. Louis County)

Green v. Major Infiniti, Inc., No. 1116-CV09583 (Mo. Cir. Ct. Jackson County)

Gregg v. Check Into Cash of Missouri, Inc., No. 11-CV-368 (W.D. Mo.)

Gumm v. Joe Machens Ford, Inc., No. 08BA-CV03153 (Mo. Cir. Ct. Boone County)

Hamilton v. Cash Am. of Missouri, Inc., No. 1216-CV-10576 (Mo. Cir. Ct. Jackson County)

Heien v. Archstone Communities, LLC, No. 1:12-CV-11079-RGS (D. Mass.)

Hermida v. ASN Reading LLC, No. 10-CV-12083-WGY (D. Mass.)

Herrera v. Check 'n Go of California, Inc., No. CGC-07-4627790 (Cal. Super. Ct. San Francisco County)

Hershey v. ExxonMobil Oil Corp., No. 6:07-CV-01300 (D. Kan.)

Hewitt v. Law Offices of David J. Stern, No. 50-2009-CA-036046 (Fla. Cir. Ct. Palm Beach County)

Hollins v. Capital Solutions Invs., Inc., No. 11SL-CC04216 (Mo. Cir. Ct. St. Louis County)

Hooper v. Suntrup Buick-Pontiac-GMC Truck, Inc., No. 0811-CV10921 (Mo. Cir. Ct. St. Charles County)

Hopler v. Sapaugh Motors, Inc., No. 09JE-CC00146 (Mo. Cir. Ct. Jefferson County)

Horn v. Commercial Lending Capital, Inc., No. RIC10019819 (Cal. Super. Ct. Riverside County)

Howerton v. Cargill, Inc., No. 1:13-CV-00336 (D. Haw.)

In the Matter of Xacti LLC, No. 13C20192 (Or. Cir. Ct. Marion County)

Janicki v. Jeffrey L. Rosen and Trustmark Recovery Serv. Inc., No. 1:13-CV-06759 (N.D. III.)

Janoka v. Veolia Envtl. Servs. N. Am. Corp., No. 69-CV-2011-900056 (Ala. Cir. Ct. Barbour County)

Johnson v. Washington Univ., No. 2:10-CV-4170 (W.D. Mo.)

Jones v. Wells Fargo, N.A., No. BC337821 (Cal. Super. Ct. L.A. County)



CONSUMER - CONTINUED

Jones v. W. County BMW, Inc., No. 08SL-CC05222-01 (Mo. Cir. Ct. St. Louis County)

Keirsey v. eBay, Inc., No. 12-Cv-01200-JST (N.D. Cal.)

Khweye v. Leaders Fin. Co., No. ESX-L-5584-10 (N.J. Super. Ct. Essex County)

Kreilich v. JL Autos, Inc., No. 09SL-CC0172 (Mo. Cir. Ct. St. Louis County)

Lagas v. Verisma Sys., Inc., No. 4:13-CV-01082 (W.D. Mo.)

Ledterman v. James Perse Enter., Inc., No. BC480530 (Cal. Super. Ct L.A. County)

LeFever v. Am. Ear Hearing Aid & Audiology, No. 11-CV-0832 (Ohio Comm. Pl. Licking County)

Lewellen v. Reliable Imports and RV, Inc., No. 1031-CV11926 (Mo. Cir. Ct. Greene County)

Lippert v. Edison Motor Cars, Inc., No. MID-L-6599-10 (N.J. Super. Ct. Middlesex County)

Livingston v. Capital One, No. 3:07-CV-266 (M.D. Fla.)

Love v. LendingTree Claims Admin., No. 2009CV009598 (Wis. Cir. Ct. Milwaukee County)

Lucero v. Love, Beal & Nixon, P.C., No. 4:12-CV-659 (N.D. Okla.)

Lundsford v. Woodforest Nat'l Bank, No. 1:12-CV-103-CAP (N.D. GA.)

Lundy v. Check Into Cash of Missouri, Inc., No. 1216-CV10150 (Mo. Cir. Ct. Jackson County)

Lundy v. Mid-America Credit, Inc., No. 1116-CV02060 (Mo. Cir Ct. Jackson County)

Mayfield v. Thoroughbred Ford of Platte City, Inc., No. 08AE-CV00467 (Mo. Cir Ct. Platte County)

Metcalf v. Marshall Ford Sales, Inc., No. 0811-CV11381 (Mo. Cir. Ct. St. Charles County)

Mikale v. John Bommarito Oldsmobile-Cadillac, Inc., No. 08SL-CC05223 & 09SL-CC00167 (Mo. Cir. Ct. St. Louis County)

Miller v. Capital One Bank, No. 3:07-CV-265 (M.D. Fla.)

Miller v. Nat'l Enter. Sys., Inc., No. 13 C 1720 (N.D. III.)

Motor Fuel Temperature Sales Practices, No. 07-MD-1840-KHV (D. Kan.)

Mortgage Store, Inc. v. LendingTree Loans, No. 06CC00250 (Cal. Super. Ct. Orange County)

Moy v. Eltman, Eltman & Cooper, P.C., No. 12-CV-02382 (E.D.N.Y.)

Naes v. Tom Pappas Toyota, Inc., No. 0711-CV09005 (Mo. Cir. Ct. St. Charles County)

Neese v. Lithia Chrysler Jeep of Anchorage, Inc., No. 3AN-06-4815 (Alaska Super. Ct. Anchorage)

North Star Capital Acquisitions v. King, No. 3:07-CV-264 (M.D. Fla.)

Omar v. 950 B14 DE, LLC, No. CGC-13-530203 (Cal. Super. Ct. San Francisco County)

Omohundro v. Glendale Chrysler-Jeep, Inc., No. 2107CC-03927 (Mo. Cir. Ct. St. Louis County)

Padberg v. Dish Network, LLC, No. 11-4035 (W.D. Mo.)

Painter v. Ackerman Motor Company, Inc., No. 1022-CC10135 (Mo. Cir. Ct. City of St. Louis)



CONSUMER - CONTINUED

Perkins v. Philips Oral Healthcare, Inc., No. 12-CV-1414H BGS (S.D. Cal.)

Petersen v. Central Jersey Pool, No. MON-L-4044-11 (N.J. Super. Ct. Monmouth County)

In re Philips/Magnavox Television Litig., No. 2:09-CV-3072 (D. N.J.)

Powers v. Fifth Third Mortg. Co., No. 1:09-CV-2059 (N.D. Ohio)

Redd v. Suntrup Hyundai, Inc., No. 09SL-CC00173 (Mo. Cir. Ct. St. Louis County

Reid v. Unilever United States, Inc., No. 12-CV-6058 (N.D. III.)

Rhodenbaugh v. CVS Pharmacy, Inc., No. 0916-CV09631 (Mo. Cir. Ct. Jackson County)

Richards v. Lou Fusz Auto. Network, Inc., No. 08SL-CC04594 (Mo. Cir. Ct. St. Louis County)

Richardson v. Weber Chevrolet Co., No. 09SL-CC00170 (Mo. Cir Ct. St. Louis County)

Riley v. Northland Group, Inc., No. 2:12-CV-00950 (E.D. Wis.)

Rizzo v. Hendrick Auto. Group., No. 4:08-CV-137 (W.D. Mo.)

Roberts v. Source for Public Data, No. 2:08-CV -4167 (W.D. Mo.)

Robinson v. J & C Auto Outlet, LLC, No. MID-L-1961-13 (N.J. Super. Ct. Middlesex County)

S37 Management, Inc. v. Advance Refrigeration Co., No. 06-CH-20999 (III. Cir. Ct. Cook County

Sams v. Adams Auto Corp., No. 0916-CV1521 (Mo. Cir. Ct. Jackson County)

Seekamp v. It's Huge, Inc., No. 1:09-CV-00018 (N.D. N.Y)

Serochi, Jr. v. Bosa Dev. Cal. II, Inc., No. 37-2009-00096686-CU-BT-CTL (Cal Super. Ct. San Diego County)

Schuster v. Machens Enters., Inc., No. 11BA-CV01269 (Mo. Cir. Ct. Boone County)

Shaffer v. Royal Gate Dodge, No. 07SL-CC00949 (Mo. Cir Ct. St. Louis County)

Sherrell v. Great S. Bank, No. 1131-CV02280 (Mo. Cir. Ct. Greene County)

Shirley v. Reliable Chevrolet, Inc., No. 0831-CV06082 (Mo. Cir Ct. Greene County)

Silverberg v. Hotels.com, LP, No. 12-01819 (Tex. Dist. Ct.)

Sims v. Rosedale Cemetery Co., No. 03-C-506 (W. Va. Cir. Ct. Berkeley County)

Soper v. American Traffic Solutions, Inc., No. CACE 10-046095 (17th Cir. Ct. Broward County)

Stasko v. City of Chicago, No. 09-CH17167 (Ill. Cir. Ct. Cook County)

State of Texas v. Bluehippo, No. D-1-GV-10-000102 (Tex. Dist. Ct. Travis County)

State of Texas v. Cristo Vive, No. D-1-GV-12-001092 (Tex. Dist. Ct. Travis County)

Steiner v. Rawlings Sporting Goods Co., Inc., No. 2:12-CV-02531 (D. N.J.)

Stevens v. Bommarito Nissan, Inc. No. 09SL-CC00167 (Mo. Cir. Ct. St. Louis County)

Strickland v. Fletcher Auto., No. 9, No. 09AP-CC00091 (Mo. Cir. Ct. Jasper County)

In re Surewest Comm'ns Shareholder Litig., No. SCV-0030665 (Cal. Super Ct. Placer County)



CONSUMER - CONTINUED

Swires v. Glaxosmithkline, No. 11-L-587 (III. Cir. Ct. St. Clair County)

Thomas v. Tenet Healthsystems SL, Inc., No. 12SL-CC01811 (Mo. Cir. Ct. St. Louis County)

Tortora v. Guardian Protection Servs., Inc., No. MID-L-1041-10 (N.J. Super. Ct. Middlesex County)

Valley v. Johnny Londoff Chevrolet, Inc., No. 10SL-CC00523 (Mo. Cir. Ct. St. Louis County)

Van Loo v. Capitol City Chrysler-Nissan, Inc., No. 11AC-CC00324 (Mo. Cir. Ct. Cole County)

In re Voluntary Dissolution of Nexus Fiduciary Trust Corp., No. 29D03-1003-CC-323 (Ind. Super. Ct. Hamilton County)

Wade v. Thoroughbred Ford, Inc., No. 10AE-CV04323 (Mo. Cir. Ct. Platte County)

Walczak v. ONYX Acceptance Corp., No. 03 CH 0693 (III. Cir. Ct. Lake County)

Wallace B. Roderick Revocable Living Trust, Trustee Amanda Roderick v. Noble Energy, Inc., No. 2009CV2 (Kan. Dist. Ct. Kearny County)

Wallace B. Roderick Revocable Living Trust, Trustee Amanda Roderick v. Osborn Heirs Co., Ltd., No. 2009CV15 (Kan. Dist. Ct. Kearny County)

Welsh v. John Youngblood Motors, Inc., No. 0931-CV14259 (Mo. Cir. Ct. Greene County)

Westman v. Rogers Family Funeral Home, Inc., No C 98-03165 (Cal. Super. Ct. Contra Costa County)

Wenger v. South Brunswick Furniture, Inc., No. MID-L-000479-12 (N.J. Middlesex County Ct.)

Wiles v. S.W. Bell Tel. Co., No. 2:09-CV-4236 (W.D. Mo.)

Wogoman v. Worth Harley Davidson N., Inc., No. 09CY-CV9090 (Mo. Cir. Ct. Clay County)

Wood v. Plaza Tire Servs., No. 11SL-CC01507 (Mo. Cir. Ct. St. Louis County)

Woods v. QC Fin.l Servs., Inc., No. 11-148-01395-09 (Am. Arb. Ass'n)

Woodward v. Ozark Kenworth, Inc., No. 1031-CV02203 (Mo. Cir Ct. Greene County)

Yarde v. Ed Napleton St. Louis Imports, Inc., No. 09SL-CC00171 (Mo. Cir. Ct. St. Louis County)

Zaromb v. SSM Health Care Corp., No. 12SL-CC00654 (Mo. Cir. Ct. St. Louis County)

INSURANCE

Abrahams-Goullub v. United Servs. Auto. Assoc., No. 3AN-09-6693CI (Alaska Super. Ct. Anchorage)

Appel v. Liberty Am. Ins. Co., No. 1:08-CV-20385 (S.D. Fla.)

Besecker v. Peerless Indem. Ins. Co., No. 2:09-CV-05513-TJS (E.D. Pa.)

Bower v. MetLife, No. 1:09-CV-351 (S.D. Ohio)

Casey v. Coventry Health Care of Kansas, Inc., No. 4:08-cv-201 (W.D. Mo.)

Childs v. Unified Life Ins. Co., No. 4:10-CV-23 (N.D. Okla.)



INSURANCE - CONTINUED

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McNeil v. Am. Gen. Life & Accident Co., No. 3-99-1157 (M.D. Tenn.)

Reyes v. Country Life Ins. Co., No. 98 CH 16502 (III. Cir. Ct. Cook County)

Thompson v. Metro. Life Ins. Co., No. 00 Civ. 5071 (HB) Also applies to No.00 Civ., 9068, No.01-2090 & No. 01 Civ. 5579 (U.S. Dist. Ct. S.D. N.Y.)

Woodley v. Protective Life Ins. Co., No. CV. 95-005 (Ala. Cir. Ct. Fayette County)



PRODUCT LIABILITY

Ahearn v. Fibreboard, No. 6:93cv.526 (E.D. Tex.)

Cox v. Shell Oil Co., No. 18,844 (Tenn. Ch. Ct. Obion County)

Garza v. Sporting Goods Props. Inc., No. SA 93-CA-1082 (W.D. Tex.)

Hart v. Central Sprinkler Corp., No. BC176727 (Cal.Super. Ct. L.A. County)

In re Louisiana-Pacific Corp. Inner-Seal Oriented Strand Bd. Trade Practices Litig., No. C96-2409 VRW (Mellett), No. C96-2468 VRW (Stewart) No. C95-3178 VRW(Aguis)

In re Rio Hair Naturalizer Prods. Liab. Litig., No. 1055 (E.D. Mich.)

Ruff v. Parex, Inc., No. 96-CV.-500-59 (E.D.N.C.)

Salah v. Consolidated Indus., Inc., No. CV 738376 (Cal. Super. Ct. Santa Clara County)

PROPERTY

Anderson v. Cedar Grove Composting, Inc., No. 97-2-22820-4SEA (Wash. Super. Ct. King County)

Black v. Fag Bearings Corp., No. CV.396-264CC (Mo. Cir. Ct. Newton County)

Branin v. Asarco, Inc., No. C93-5132 (B) WD (W.D. Wash.)

Brighton v. Cedar Grove Composting, No. 97-2-21660-5 SEA (Wash. Super. Ct. King County)

Campbell v. Paducah & Louisville Ry., Inc., No. 93-CI-05543 (Ky. Cir. Ct. Jefferson County)

Comfort v. Kimberly-Clark Corp., No. DV. -90-616 (Ala. Cir. Ct. Shelby County)

Vicwood v. Skagit, No. 00-2-00665-6 (Wash. Super. Ct. Thurston County)

BANKRUPTCY

In re Celotex Corp., No. 90-10016-8B1, 90-10017-8B1 (M.D. Fla.)

In re Raytech Corp., Case No. 89-00293 (Bankr. Ct. Conn.)

In re the Babcock & Wilcox Co., No. 00-0558 Bankr Case No. 00-10992 Sect: "R" (5) (U.S. Dist. Ct. E.D. La.)

In re U.S. Brass Corp., No. 94-40823S (Bankr. Ct. E.D. Tex.)

In re W.R. Grace & Co., No. 01-01139 (Bankr. Ct. Del.)



SECURITIES

Eilers Furs of Rapid City v. US West Commc'ns, Inc., No. 92-5121 (D.S.D.)

Finucan v. Egghead, Inc., No. C93-1268WD (W.D. Wash.)

Global Research Analyst Settlement, (M.D. N.Y.)

In re Chambers Dev. Corp. Sec. Litig., No. 982 (W.D. Pa.)

United States Sec. Exch. Comm'n v. HealthSouth Corp., No. CV-03-J-06515S (N.D. Ala.)

In re Banc of America Sec. LLC, File No. 3-12591 (Secs. Exch. Comm'n)

United States Sec. Eexch. Comm'n v. MBIA, No. 07Civ. 658 (LLS) (S.D.N.Y.)

United States Sec. Exch. Comm'n v. Fed. Nat'l Mortg. Assoc., No. 1:06-CV-00959 (RJL) (D.D.C.)

BELAIRE-WEST PRIVACY NOTICE MAILINGS

Berg v. Zumiez, Inc., No. BC408410 (Cal. Super. Ct. L.A. County)

Exhibit 2

IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEBRASKA

CULLAN AND CULLAN LLC, On behalf of themselves and all others similarly situated,)) Case No. 8:13-cv-00172)
Plaintiff,)
v.))
M-QUBE, INC., et al.)
Defendants.)))

<u>DECLARATION OF JOHN GRUDNOWSKI IN SUPPORT OF</u> THE NOTICE PLAN FOR THE TWO CLASS ACTION SETTLEMENTS

I, John Grudnowski, declare:

- 1. I am over 21 years of age and am not a party to this action. I have personal knowledge of the facts stated herein and, if called as a witness, could and would testify competently thereto.
- 2. I am Founder and CEO of FRWD Co. ("FRWD"), a digital marketing firm based in Minneapolis, Minnesota. My firm has been asked by Dahl Administration, LLC ("Dahl") to partner in the design and execution of the Notice Plan for the settlements in the above-captioned action (the "Settlements").
- 3. I have more than 19 years of experience in marketing and public relations. In the past 14 years, I have focused exclusively on digital media. In addition to founding FRWD in 2009, I also co-founded a Minneapolis-based media organization, i612, which

provides educational content to the Minneapolis/St. Paul marketing community. I also serve as an Adjunct Professor in Digital Marketing at the University of Minnesota's Carlson School of Management.

- 4. My work has involved designing, executing, and validating digital media advertising and communications campaigns. The technologies and tools described herein are well-accepted, leading practices in the digital advertising world and are directly transferable and applicable to the execution of an effective class action notice plan.
- 5. This declaration describes advertising industry trends and practices as well as the media approach and methodology for the Notice Plan for the Settlements.
- 6. FRWD and Dahl constructed the Notice Plan to be consistent with, and to take advantage of, how individuals consume media and locate information today. Specifically, we are leveraging digital components including mobile web banners, mobile in-app, and social media, as described in the Affidavit of Jeffrey D. Dahl. Leveraging how today's consumer accesses media enables us to construct a more robust, action-oriented notification plan. In addition, as we constructed the Notice Plan, we focused on demographic information provided by Defendants specific to their customer base. This information enables us to better target our Notice Plan and reach potential Class Members. This audience was selected based on demographic information, and media consumption, as stated above, as well as, through tools provided by Gfk MRI, eMarketer, Facebook comScore and Google.

7. Between the web, mobile and social media components of the Notice Plan, our tools indicate we will produce over 160 million notice impressions targeted at mobile phone users.

FRWD BACKGROUND

- 8. Over the past six years, my company has planned, managed, executed, and reported on thousands of individual digital & traditional (TV, Print, Radio, Out of Home (OOH)) executions for some of the world's largest brand advertisers and business-to-business organizations. FRWD clients have included American Express, L'Oreal, Best Buy, General Mills, Colgate, Disney, Deluxe, Blue Cross Blue Shield, Scholastic, Proctor & Gamble, Coca-Cola, Target, Allianz, Thrivent Financial, and 3M.
- 9. "Digital media executions" are advertising, communications, or marketing activities directed at the online audience. Digital media executions can be a single event or a more coordinated, long-term campaign, and are done using online advertising tactics such as paid search, display, video, mobile, social media, and other forms of paid media. Each of these approaches is designed to reach a defined target audience in the online spaces where people increasingly seek and obtain information. In executing this Notice Plan, FRWD will employ display tactics—specifically, placing banner advertisements on specific mobile website, mobile applications and social media websites—to reach our intended audience.
- 10. In my past six years as CEO of FRWD, and in my previous eight years in digital media marketing, I have overseen all aspects of digital & traditional media executions, ranging from strategic and creative design, to planning, to identification of

technology partners, to integration of technology, to media buying, to optimizations of media executions. I have personally managed more than \$120 million in digital and traditional media executions. I have been hired by Fortune 500 clients to train their internal teams on digital media technology and management. I have hired and trained more than 100 employees and personally integrated third-party, industry-leading technologies and research providers such as DoubleClick DFA, comScore, Terminal One, Nielsen, Nielsen Catalina Solutions, eMarketer and others which enable greater control of reach/frequency management, audience targeting, and verification, all of which will be applied in this case to implement an effective class action Notice Plan. In addition to digital media executions, I have personally overseen advertising programs that included digital and print as well as and digital and television. In 1999-2000, I personally managed newspaper and Outdoor advertising placements for Northwest Airlines. This experience at all stages of a media campaign, from planning through execution and training, provides a solid foundation of experience that informs my work on this Notice Plan.

- 11. As part of FRWD's execution of multimedia campaigns, we have planned, designed, built, placed, and reported on tens of thousands of individual web-based creative assets such as banner ads, websites, mobile applications, keyword search ads, Facebook landing pages, and other forms of content development.
- 12. Areas of special expertise and focus for FRWD include local (city and state level) and national advertising focused on achieving specific reach and frequency targets.

 We use all of the digital tactics listed above. Over the past six years, FRWD has

 $^{^{\}rm 1}$ Northwest Airlines merged with Delta Airlines in 2008 under the Delta name.

completed more than 800 individual digital media campaigns focused on a specific locale (geo-footprint), combined with audience targeting and very specific reach and frequency goals. We have done so for brands including Cheerios, Wheaties, Yoplait, Covergirl, Olay, Charmin, and Colgate.

ADVERTISING TRENDS

- 13. In the past decade, and specifically within the past five years, consumers have significantly shifted their consumption of media from print-based consumption to online-based consumption. In response to this consumer shift in consumption, advertisers have shifted their spending from print-based to online-based advertising.
- 14. The major driver behind these shifts is technology and its impact on consumers' time with media each day. As reported by eMarketer,² U.S. adults in 2008 spent a combined 63 minutes every day reading magazines and newspapers.³ In 2011, that number had declined to 44 minutes per day, a decline in usage of 30%. In 2015, that number has declined to 21 minutes, a decline of 109% in the last 4 years alone.⁴ During that same time period from 2011 to 2015, daily time spent via digital (online and mobile) has increased from 232 minutes per day to 338 minutes per day, a 50% increase. Thus, the average U.S. adult in 2015 now spends 16 times more time each day consuming media and information online than reading newspapers and magazines.

² eMarketer aggregates more than 4,000 sources of digital marketing and media research and publishes objective analysis of internet market trends. For more than a decade, leading brands and agencies have relied on eMarketer as a recognized resource for data, analysis, and insights on digital marketing, media, and commerce. eMarketer clients include Google, General Motors, and Kimberly Clark. FRWD is also a client.

³ eMarketer, Dec., 2011.

⁴ eMarketer, April, 2015.

Average Time Spent per Day with Major Media by US Adults, 2011-2015

hrs:mins and CAGR

	2011	2012	2013	2014	2015	CAGR (2011-2015)
Digital	3:40	4:20	4:51	5:15	5:38	11.4%
—Desktop/laptop*	2:33	2:27	2:19	2:22	2:22	-1.8%
-Mobile (nonvoice)	0:48	1:35	2:16	2:34	2:51	37.2%
—Other connected devices	0:18	0:18	0:17	0:19	0:25	7.8%
TV**	4:34	4:38	4:31	4:22	4:15	-1.8%
Radio**	1:34	1:32	1:30	1:28	1:27	-2.0%
Print**	0:44	0:38	0:32	0:26	0:21	-17.0%
Magazines	0:18	0:16	0:14	0:12	0:10	-13.5%
-Newspapers	0:26	0:22	0:18	0:14	0:11	-19.8%
Other**	0:39	0:38	0:31	0:26	0:24	-11.7%
Total	11:11	11:46	11:55	11:57	12:04	1.9%

Note: ages 18+; time spent with each medium includes all time spent with that medium, regardless of multitasking; for example, 1 hour of multitasking on desktop/laptop while watching TV is counted as 1 hour for TV and 1 hour for desktop/laptop; *includes all internet activities on desktop and laptop computers; **excludes digital Source: eMarketer, April 2015

188127 www.eMarketer.com

15. The data on the total percentage of the average U.S. adult's interaction with media are similar. Time online (mobile and traditional Internet) in 2010 made up 33.3% of the average person's total media consumption each day. In 2015 time online is now 44.6%. In 2010, time with newspapers and magazines combined for 8.2% of the average person's consumption, down from 10.8% in 2008.⁵ In 2015, time spent with newspapers and magazines is at 1.7%.

16. This shift in consumer consumption of media has led to widespread adoption of online advertising and a concurrent decline in reliance on print media.

6

⁵ *Id*.

Industry-wide, this impact is evident from another eMarketer study. In the year 2000, advertisers spent a collective \$72.68 billion on magazine and newspaper advertising.⁶ In 2005, this number increased to \$74.14 billion. It has since been on a significant and steady decline, totaling \$51.54 billion in 2009 and projecting to \$31.6 billion in 2015.⁷

17. Unsurprisingly, advertisers have shifted their expenditures to meet consumers where they are: online. In 2000, advertisers spent \$6.0 billion online. In 2005, that number increased to \$10.0 billion. In 2009, the amount dedicated to online advertising reached \$20.3 billion.⁸ In 2012, the amount dedicated to online advertising reached \$36.8 billion and is projected to reach \$52.5 billion in 2015.⁹

	2011	2012	2013	2014	2015	2016	2017
TV	\$60.7	\$64.5	\$66.4	\$68.5	\$70.0	\$73.1	\$75.3
Digital	\$32.0	\$36.8	\$42.3	\$47.6	\$52.5	\$57.3	\$61.4
-Mobile	\$1.6	\$4.4	\$8.5	\$13.1	\$18.6	\$24.7	\$31.1
Print	\$35.8	\$34.1	\$32.9	\$32.2	\$31.6	\$31.3	\$31.2
-Newspapers*	\$20.7	\$18.9	\$17.8	\$17.1	\$16.6	\$16.2	\$16.1
-Magazines*	\$15.2	\$15.2	\$15.1	\$15.1	\$15.1	\$15.1	\$15.2
Radio**	\$15.2	\$15.4	\$15.6	\$15.9	\$16.0	\$16.0	\$16.1
Outdoor	\$6.4	\$6.7	\$7.0	\$7.2	\$7.4	\$7.6	\$7.8
Directories*	\$8.2	\$7.5	\$6.9	\$6.4	\$5.9	\$5.5	\$5.3
Total	\$158.3	\$165.0	\$171.0	\$177.8	\$183.4	\$190.9	\$197.0

Note: eMarketer benchmarks its US newspaper ad spending projections against the NAA, for which the last full year measured was 2012, and its US outdoor ad spending projections against the OAAA, for which the last full year measured was 2011; numbers may not add up to total due to rounding; *print only; **excludes off-air radio & digital Source: eMarketer, Aug 2013

161679 www.eMarketer.com

⁶ ZenithOptimedia, Apr. 7, 2010; provided to eMarketer by StarcomMediaVest Group, June 1, 2010.

⁷ eMarketer April, 2015

⁸ Internet Advertising Bureau Revenue Report, http://www.iab.net/AdRevenueReport.

⁹ eMarketer April, 2015

18. I have personally participated in this evolution from print to digital advertising and understand advantages that digital media tools offer. It is my opinion that using digital advertising, supplemented with selected print advertising, in this Notice Plan offers an effective route to reach members of the Settlement Classes (referenced collectively herein as "Settlement Class Members") and inform them about the Settlements.

DEFINITION OF TARGET: AUDIENCE TARGETING AND VERIFICATION

- 19. Online notice advertising affords multiple options to reach and verify that the Settlement Class Members were exposed to the Notice. In the course of targeting, FRWD worked with Dahl to balance targeting and efficiency in reaching Settlement Class Members most effectively.
- 20. We have the ability to target individuals according to different demographic and psychographic (lifestyle and interest) characteristics. This is done by focusing our notification advertising on specific websites (domains) which index highly against our core target. As indicated in Paragraphs 6 and 7 above, this notification plan is focused primarily on US Adults who consume media via the mobile web, mobile application and social media. Leveraging industry leading digital tools such as comScore, Facebook and Google, FRWD has selected hundreds of mobile websites and mobile applications on which our audience visits at a rate greater than the typical Internet population. These custom lists are a best practice in consumer advertising and will further strengthen our ability to provide notice to Settlement Class Members in this plan. In this case, control of the mobile websites and apps that show the Notice, and where the Notice banner will

appear on those websites, provides a higher likelihood of successfully exposing Settlement Class Members to the Notice.

- 21. A full list of specific website domains on our list of potential targets is included as Exhibit 4 to the Affidavit of Jeffrey D. Dahl.
- 22. In addition to selecting specific mobile websites and mobile applications, we are leveraging Facebook Interest Targeting¹⁰ which provides the opportunity to reach Settlement Class Members based on information they have added to their Facebook timelines. This considers information such as the Facebook Pages they like, apps they use, and other information they have added to their timelines.

CONNECTION TO THE NOTICE WEBSITE

23. All digital communication in the form of mobile web and mobile application-based banners, keyword search and social media will be connected to our notice website. Specifically, our banner notices will list the Settlement website, and users who click on our banner notices will be routed directly to the Settlement website, where they will find information in greater detail. This combination of reaching our audience and connecting to greater detail via the website for the Settlements (hereinafter "Settlement website") provides us with a comprehensive approach to reaching Settlement Class Members.

 $^{^{10}\} Facebook, https://www.facebook.com/help/131834970288134/.$

24. In addition, FRWD will leverage Google Analytics ¹¹ ("GA") on the Settlement website. By using GA, FRWD can showcase reporting on the engagement of the Settlement Class Members on our Settlement website. Specifically, GA will measure the most highly trafficked content and the total number of Settlement Class Members performing specific actions, such as the number of visitors, the number of pages viewed, the time spent, and the number of documents downloaded by type.

CONCLUSION

25. Based on my experience in designing and executing digital outreach and marketing plans, as well as industry best practices, it is my opinion that the published notice component of the Notice Plan will effectively reach Settlement Class Members and contribute more than 160 Million targeted impressions.

I declare under penalty of perjury, that the foregoing is true and correct to the best of my knowledge. Executed this 21st day of December, 2015 in Minneapolis, Minnesota.

John Grudnowski

CEO

FRWD Co.

¹¹ Google Analytics is a service offered by Google that generates detailed statistics about the visitors to a website. GA can track visitors from all referring websites.

Exhibit 3

Mobile Internet and Applications

If you are a current or former Wireless Subscriber and have been texted or billed without prior authorization, Two Class Action Settlements May Affect Your Rights.



Search

Class Action Settlement

Ads www.CullenSettlement.com

Current/Former mobile phone user?

Your rights may be affected.

Social Media

Visit the Settlement Site for More Details

Wireless Provider Settlement

www.CullenSettlement.com

If you are a current or former Wireless Subscriber. Two Class Action Settlements May Affect Your Rights.

Exhibit 4

Mobile Applications ACCUWEATHER AMAZON AOL APPLE CLASSMATES CNN **CRAVEONLINE CRICBUZZ** DAILYMAIL.CO.UK **DESERETNEWS** DISCUSS.HK **ELNUEVOHERALD** ESPN.GO **FACEBOOK** FOX23 **FOXNEWS** FOXNEWS.MOBI GIZMODO GO GOOGLE INMOBI INSTAGRAM KCCI KENS5 **KETV**

KINGJAMESBIBLEONLINE.ORG

KOMPAS
LIFEHACKER
MERRIAM-WEBSTER
MOVIEWEB
NYTIMES
ON.CC
ORIGIN.SALON
REDDIT
REFERENCE
SALON
SENEGO
SONGZA
SUNTIMES
THESAURUS
TRULIA

KOAT

TUTTOMERCATOWEB

TWITCHY TWITTER

WALL STREET JOURNAL WASHINGTONPOST

WBALTV
WCPO
WCVB
WEATHER
WEATHERBUG
WHATTOEXPECT
WMUR

WMUR WORD

WORDREFERENCE WSBRADIO WTVA YAHOO ZYNGA **Mobile Websites** GOOGLE.COM FACEBOOK.COM YAHOO.COM YOUTUBE.COM MSN.COM AMAZON.COM WIKIPEDIA.ORG BING.COM **BLOGGER.COM** ASK.COM LIVE.COM EBAY.COM ABOUT.COM EHOW.COM MICROSOFT.COM CRAIGSLIST.ORG AOL.COM MSNBC.COM APPLE.COM WORDPRESS.COM

WORDPRESS.COM
CNN.COM
WEATHER.COM
HUFFINGTONPOST.COM
TWITTER.COM
LINKEDIN.COM
MAPQUEST.COM
GO.COM
WALMART.COM
IMDB.COM
YELP.COM

YELP.COM
YELLOWPAGES.COM
MYSPACE.COM
FLICKR.COM
NYTIMES.COM
ADOBE.COM
ESPN.COM
NETFLIX.COM
PAYPAL.COM
XFINITY.COM
FOXNEWS.COM
COMCAST.NET
TARGET.COM
TUMBLR.COM
REFERENCE.COM
BANKOFAMERICA.COM

CNET.COM CHASE.COM ATT.COM ABCNEWS.COM **DICTIONARY.COM** PINTEREST.COM PANDORA.COM MANTA.COM WEATHERBUG.COM MOZILLA.ORG FOXSPORTS.COM WHITEPAGES.COM WELLSFARGO.COM **BESTBUY.COM** USATODAY.COM INDEED.COM

VERIZONWIRELESS.COM ALLRECIPES.COM PHOTOBUCKET.COM EXPEDIA.COM WASHINGTONPOST.COM MONSTER.COM DAILYMAIL.CO.UK ZILLOW.COM LATIMES.COM HOMEDEPOT.COM CITYSEARCH.COM INSTAGR.AM SUPERPAGES.COM THEPIRATEBAY.SE

ASSOCIATEDCONTENT.COM TRIPADVISOR.COM WEBMD.COM UPS.COM LIVESTRONG.COM MLB.COM

FOODNETWORK.COM

AVG.COM

TICKETMASTER.COM
WIKIA.COM
BBC.CO.UK
LOWES.COM
LOCAL.COM
CBSLOCAL.COM
WSJ.COM
NEXTAG.COM
SEARS.COM
CAPITALONE.COM
CAREERBUILDER.COM
TMZ.COM

FORBES.COM

SQUIDOO.COM

VIMEO.COM PEOPLE.COM **GROUPON.COM** POGO.COM HUBPAGES.COM TRULIA.COM DAILYMOTION.COM CBSNEWS.COM USPS.COM PATCH.COM MACYS.COM BABYLON.COM CHACHA.COM LEGACY.COM ETSY.COM NIH.GOV TALEO.NET CNNMONEY.COM FANDANGO.COM **DEVIANTART.COM** PRICELINE.COM MYLIFE.COM MAYOCLINIC.COM REALTOR.COM MEVIO.COM DISCOVERY.COM FEDEX.COM WIKIHOW.COM THEPOSTGAME.COM MYWEBSEARCH.COM

THEFREEDICTIONARY.COM JCPENNEY.COM NYDAILYNEWS.COM BIZRATE.COM

EVERYDAYHEALTH.COM
TYPEPAD.COM
WUNDERGROUND.COM
EXAMINER.COM
FANPOP.COM
HEALTHGRADES.COM
HP.COM
MEDIAFIRE.COM
YAHOO.CO.UK
SKYPE.COM
HOWSTUFFWORKS.COM

KOHLS.COM BLEACHERREPORT.COM REUTERS.COM

SOUTHWEST.COM BARNESANDNOBLE.COM

MTV.COM
CITIBANK.COM
T-MOBILE.COM
TIME.COM
EVITE.COM
ABC.COM
BUYCHEAPR.COM
AUTOTRADER.COM
ORBITZ.COM
EBAYSTORES.COM

SI.COM NBA.COM SYMANTEC.COM DELL.COM COMCAST.COM GUARDIAN.CO.UK ZIMBIO.COM VERIZON.COM

AMERICANEXPRESS.COM

BUZZFEED.COM

MERRIAM-WEBSTER.COM

SPRINT.COM
GODADDY.COM
URBANSPOON.COM
METROLYRICS.COM
CUSTHELP.COM
DRUGS.COM
CITY-DATA.COM
AZLYRICS.COM
FILESTUBE.COM

MICROSOFTTRANSLATOR.COM

YELLOWBOOK.COM

IGN.COM NBC.COM REAL.COM INBOX.COM ACCUWEATHE

ACCUWEATHER.COM NATIONALGEOGRAPHIC.COM

ANSWERS.COM
KAYAK.COM
CAFEMOM.COM
WEBS.COM
OVERSTOCK.COM
SEARCH-RESULTS.COM
JUSTANSWER.COM
DIRECTV.COM
INTUIT.COM

KAT.PH BREAK.COM BLOOMBERG.COM LYCOS.COM ED.GOV BANKRATE.COM FOOD.COM FIXYA.COM LIFESCRIPT.COM LIVINGSOCIAL.COM EW.COM THESAURUS.COM

YARDBARKER.COM

GAP.COM

MOVIEFONE.COM
CA.GOV
CBS.COM
FULLSAIL.EDU
ZAPPOS.COM
GOODREADS.COM
4SHARED.COM
GAMESTOP.COM
RETAILMENOT.COM
DAILYFINANCE.COM
EONLINE.COM
USMAGAZINE.COM
URBANDICTIONARY.COM
HOTELS.COM

BABYCENTER.COM
SFGATE.COM
HOMES.COM
WILDTANGENT.COM
ZYNGA.COM
DEXKNOWS.COM
TORRENTZ.EU
INFO.COM
SHOPZILLA.COM
ALIBABA.COM
CRACKLE.COM
SHOPATHOME.COM
SHEKNOWS.COM
CARS.COM

SPORTINGNEWS.COM
IRS.GOV
CNBC.COM
WALGREENS.COM
BOSTON.COM
NYPOST.COM
CLASSMATES.COM
BUSINESSWEEK.COM
TOPIX.COM
ROADRUNNER.COM

SOUNDCLOUD.COM

COOKS.COM
PBS.ORG
SHUTTERFLY.COM
KMART.COM
STAPLES.COM
COUPONS.COM
XFINITYTV.COM
INTELIUS.COM

JAVA.COM
PRONTO.COM
ZAP2IT.COM
DISCOVERCARD.COM
SLATE.COM
ZAZZLE.COM
USA.GOV
TRAVELOCITY.COM

CHICAGOTRIBUNE.COM TVGUIDE.COM PROFLOWERS.COM COSTCO.COM DELTA.COM WN.COM CONDUIT.COM HOTWIRE.COM YOUTUBE-MP3.ORG **GAMESPOT.COM** CSMONITOR.COM MERCHANTCIRCLE.COM SOURCEFORGE.NET VIDEOBASH.COM THEDAILYBEAST.COM CHEAPOAIR.COM UNITED.COM PUTLOCKER.COM SOFTONIC.COM **EZINEARTICLES.COM** IMGUR.COM MARRIOTT.COM MGID.COM

MEDICINENET.COM

BEARSHARE.COM NEWEGG.COM BUSINESSINSIDER.COM

KBB.COM ANCESTRY.COM

VEVO.COM

TOSHIBA.COM

PIZZAHUT.COM

MICROSOFTONLINE.COM

NJ.COM STYLELIST.COM NBCSPORTS.COM HILTON.COM

CONSTANTCONTACT.COM
WARNERBROS.COM
LIVEJOURNAL.COM
GODVINE.COM
GARDENWEB.COM
ROTTENTOMATOES.COM
MARKETWATCH.COM
NORDSTROM.COM
THEFIND.COM
WEEBLY.COM
ISOHUNT.COM
TOYSRUS.COM
EDMUNDS.COM
BUZZLE.COM

VICTORIASSECRET.COM COOLMATH-GAMES.COM

WIRED.COM CRACKED.COM

CRACKED.COM

ADDICTINGGAMES.COM

BEAUTYOFTHEWEB.COM

SAMSCLUB.COM

OLDNAVY.COM

WORLDSTARHIPHOP.COM

AA.COM USNEWS.COM WISEGEEK.COM METACAFE.COM CBSSPORTS.COM GIZMODO.COM

SNAGAJOB.COM **BODYBUILDING.COM**

ATT.NET NFL.COM IMESH.COM RADIO.COM HISTORY.COM AARP.ORG

DRUDGEREPORT.COM REDBOX.COM XBOX.COM HGTV.COM SIMPLYHIRED.COM REDDIT.COM **GRINDTV.COM** CELEBRITY-GOSSIP.NET

IHEART.COM SHOPPING.COM PCWORLD.COM CHARTER NET SPARKNOTES.COM SEARCHCOMPLETION.COM

ENGADGET.COM COLLEGEHUMOR.COM

CITI.COM **BUY.COM** DROPBOX.COM NIKE.COM IMINENT.COM NEWSMAX.COM PEOPLEFINDERS.COM ZBIDDY.COM

ADP.COM GEICO.COM TELEGRAPH.CO.UK DISH.COM MASHABLE.COM LAST.FM STUBHUB.COM VISTAPRINT.COM DELISH.COM **GAWKER.COM**

OFFICEDEPOT.COM SCOUT.COM LIFEHACKER.COM ASKMEN.COM WEBCRAWLER.COM CHRON.COM **BRASSRING.COM** BHG.COM

POLYVORE COM

MCAFEE.COM HARK.COM **USBANK.COM** BRAINYQUOTE.COM STUMBLEUPON.COM CVS.COM

PEOPLESMART.COM **ELYRICS.NET**

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